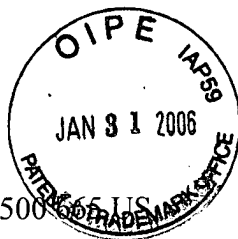


Application No. 09/756,077
Amendment "A" dated January 31, 2006
Reply to Office Action mailed November 22, 2005



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PATENT APPLICATION
Docket No. 14689.10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
)
	Wayne A. Provost)
)
Serial No.:	09/756,077) Art Unit
) 3626
Filed:	January 8, 2001)
)
Conf. No.:	6455)
)
For:	PAYMENT OF HEALTH CARE INSURANCE)
	CLAIMS USING SHORT-TERM LOANS)
)
Examiner:	Carolyn M. Bleck)

AMENDMENT "B" UNDER 37 C.F.R. § 1.114

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed November 22, 2005 (the "Office Action"), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.